



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [HSBC NORTH AMERICA HOLDINGS INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [245,439,915](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HSBC NORTH AMERICA HOLDINGS INC.](#)

[452 FIFTH AVENUE](#)

[NEW YORK, NY 10018](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	245,489,554			282,357,028			269,688,773			269,671,140			274,437,426																	
Net income (\$000)	491,327			-1,124,615			-1,115,134			25,299			-330,884																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	0.86	2.65	3	0.77	2.84	3	0.81	2.77	5	0.79	3.01	4	0.84	3.08	4															
+ Non-interest income	0.91	1.11	49	1.06	1.14	53	0.95	1.21	42	1.01	1.32	46	0.99	1.31	42															
- Overhead expense	1.64	2.24	14	2.11	2.63	26	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12															
- Provision for credit losses	-0.37	-0.15	15	0.60	0.85	37	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5															
+ Securities gains (losses)	0.04	0.01	90	0.04	0.03	69	0.05	0.02	77	0.03	0.01	89	0.01	0	87															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	18	0	0	72	0	0	45															
= Pretax net operating income (tax equivalent)	0.54	1.79	2	-0.84	0.64	10	-0.34	1.04	7	0.05	1.56	2	-0.04	1.57	0															
Net operating income	0.40	1.36	2	-0.80	0.48	9	-0.41	0.81	6	0.01	1.19	3	-0.12	1.24	0															
Net income	0.40	1.35	2	-0.80	0.50	9	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0															
Net income (Subchapter S adjusted)				2.16		0.93		1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	1.32	3.14	4	1.89	3.78	5	1.66	3.55	5	3.02	4.41	4	2.75	4.24	5															
Interest expense	0.41	0.27	80	1.08	0.66	85	0.80	0.52	80	2.19	1.08	92	1.85	0.86	92															
Net interest income (tax equivalent)	0.91	2.85	3	0.81	3.10	3	0.86	3.01	3	0.84	3.33	4	0.89	3.38	4															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.41	0.13	93	0.34	0.28	66	0.27	0.27	64	0.14	0.21	47	0.10	0.22	36															
Earnings coverage of net loan and lease losses (X)	2.60	4.52	17	-2.70	21.56	9	-1.03	22.91	6	3.45	24.40	15	-2.61	21.75	9															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.03	1.39	23	1.68	1.51	71	1.66	1.58	65	0.96	0.83	67	0.81	0.90	38															
Allowance for loan and lease losses / Total loans and leases	0.96	1.37	21	1.68	1.48	73	1.65	1.55	65	0.96	0.81	66	0.80	0.89	40															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.81	0.63	98	1.61	0.66	92	2.79	0.71	96	1.02	0.57	88	0.82	0.61	73															
30–89 days past due loans and leases / Total loans and leases	0.52	0.27	84	0.72	0.36	85	0.91	0.39	88	0.56	0.43	75	0.88	0.44	89															
Liquidity and Funding																														
Net noncore funding dependence	-6.51	-1.82	37	21.45	6.94	85	8.79	3.20	72	40.46	14.45	92	38.48	16.62	90															
Net short-term noncore funding dependence	-31.90	-8.21	9	-2.02	-2.29	43	-15.40	-4.76	16	15.26	3.38	85	7.35	4.66	50															
Net loans and leases / Total assets	23.08	59.81	4	24.69	63.21	7	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6															
Capitalization																														
Tier 1 leverage ratio	8.03	9.11	21	6.92	9.03	4	7.94	9.13	14	7.79	9.76	7	7.46	9.71	5															
Holding company equity capital / Total assets	8.62	10.88	15	7.57	11.06	7	8.83	11.16	17	8.57	12.43	7	8.28	12.22	3															
Total equity capital (including minority interest) / Total assets	8.62	11.01	14	7.57	11.18	6	8.83	11.29	15	8.58	12.57	6	8.29	12.27	3															
Common equity tier 1 capital / Total risk-weighted assets	15.76	12.69	87	13.46	12.01	81	14.84	12.38	84	12.70	12.17	70	12.52	12.12	67															
Net loans and leases / Equity capital (X)	2.68	5.51	3	3.26	5.78	8	2.83	5.58	6	3.08	5.21	11	2.90	5.29	9															
Cash dividends / Net income	13.50	25.30	27		60.26			42.30			559.43	33.12	99		27.31															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65				-12.02			17.36															
Growth Rates																														
Assets	-13.41	9.29	0	-4.47	17.07	2	-3.03	16.68	1	-10.34	9.26	1	1.58	7	23															
Equity capital	-1.36	9.31	1	-9.04	6.16	9	-0.13	6.99	15	-7.19	10.49	1	-12.86	7.89	1															
Net loans and leases	-19.05	0.79	3	1.18	13.26	13	-8.37	9.07	5	-1.23	9.10	10	1.29	7.89	17															
Noncore funding	-32.64	-23.76	42	-24.55	-2.41	19	-25.25	-12.18	35	-18.36	6.59	17	12.39	10.67	61															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	4.73	11.05	35	13.29	13.39	65	13.36	13.56	65	13.35	13.04	67	12.39	13.37	64															
Equity investment in subsidiaries / Equity capital	96.85	103.07	16	96.49	103.11	14	96.58	102.81	16	98.50	103.22	20	104.66	103.10	60															
Cash from ops + noncash items + op expense / Op expense + dividends	-37.51	130.64	3	56.06	154.33	16	22.69	147.24	3	-93.52	190.27	2	40.51	174.91	5															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	880,590	1,195,224	2,166,376	2,782,398	2,560,136	-26.32	-48.24
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	880,590	1,195,224	2,166,376	2,782,398	2,560,136	-26.32	-48.24
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	880,590	1,195,224	2,166,376	2,782,398	2,560,136	-26.32	-48.24
Investment interest income (tax equivalent).....	337,213	504,682	896,879	1,192,247	1,135,494	-33.18	-30.86
Interest on balances due from depository institutions.....	22,449	63,872	75,793	354,168	440,192	-64.85	-72.74
Interest income on other earning assets.....	291,904	759,017	1,108,626	3,414,196	3,002,571	-61.54	-45.89
Total interest income (tax equivalent).....	1,532,156	2,522,795	4,247,674	7,743,009	7,138,393	-39.27	-45.49
Interest on time deposits of \$250K or more	8,460	142,843	172,772	397,612	160,920	-94.08	
Interest on time deposits < \$250K.....	18,420	71,013	97,955	280,311	390,843	-74.06	
Interest on foreign office deposits	870	7,322	8,387	40,088	38,773	-88.12	-96.88
Interest on other deposits	98,843	264,297	406,332	664,226	438,797	-62.60	33.69
Interest on other borrowings and trading liabilities.....	263,554	765,527	1,047,565	3,746,237	3,333,809	-65.57	-55.66
Interest on subordinated debt and mandatory convertible securities	83,581	190,100	322,676	471,441	456,480	-56.03	-72.82
Total interest expense.....	473,728	1,441,102	2,055,687	5,599,915	4,819,622	-67.13	-57.74
Net interest income (tax equivalent).....	1,058,428	1,081,693	2,191,987	2,143,094	2,318,771	-2.15	-37.36
Non-interest income.....	1,121,092	1,496,644	2,555,163	2,735,996	2,715,125	-25.09	-22.75
Adjusted operating income (tax equivalent)	2,179,520	2,578,337	4,747,150	4,879,090	5,033,896	-15.47	-30.61
Overhead expense.....	2,014,700	2,973,627	5,078,877	4,634,863	5,227,840	-32.25	-31.05
Provision for credit losses.....	-454,679	845,982	729,356	193,964	-72,910		
Securities gains (losses)	43,942	56,975	136,195	88,228	24,099	-22.87	-34.52
Other tax equivalent adjustments	0	0	-1	1	0		-100.00
Pretax net operating income (tax equivalent).....	661,458	-1,181,074	-922,038	143,640	-101,708		
Applicable income taxes	170,131	-56,878	192,670	118,294	210,375		
Tax equivalent adjustments	0	0	0	0	0		-100.00
Applicable income taxes (tax equivalent).....	170,131	-56,878	192,670	118,294	210,375		
Minority interest	0	419	426	47	10,023	-100.00	-100.00
Net income before discontinued operations, net of minority interest	491,327	-1,124,615	-1,115,134	25,299	-322,106		
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-8,778		
Net income attributable to holding company.....	491,327	-1,124,615	-1,115,134	25,299	-330,884		
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	491,327	-1,124,196	-1,114,708	25,346	-320,861		
Investment securities income (tax equivalent).....	337,213	504,682	896,879	1,192,247	1,135,494	-33.18	-30.86
US Treasury and agency securities (excluding mortgage-backed securities)	86,125	129,150	226,395	405,343	404,995	-33.31	-44.13
Mortgage-backed securities	243,202	349,642	602,794	697,927	669,726	-30.44	-23.60
All other securities	7,886	25,890	67,690	88,977	60,773	-69.54	-48.40
Cash dividends declared.....	66,310	69,918	136,793	141,531	226,456	-5.16	16.72
Common	0	0	0	0	0		
Preferred.....	66,310	69,918	136,793	141,531	226,456	-5.16	16.72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.25	2.92	4	1.79	3.46	5	1.58	3.27	5	2.87	4	5	2.60	3.87	5
Less: Interest expense	0.39	0.25	81	1.02	0.61	85	0.76	0.48	81	2.08	0.98	92	1.76	0.79	93
Equals: Net interest income (tax equivalent)	0.86	2.65	3	0.77	2.84	3	0.81	2.77	5	0.79	3.01	4	0.84	3.08	4
Plus: Non-interest income	0.91	1.11	49	1.06	1.14	53	0.95	1.21	42	1.01	1.32	46	0.99	1.31	42
Equals: adjusted operating income (tax equivalent)	1.78	3.82	0	1.83	4.05	0	1.76	4.04	0	1.81	4.41	0	1.83	4.46	0
Less: Overhead expense	1.64	2.24	14	2.11	2.63	26	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12
Less: Provision for credit losses	-0.37	-0.15	15	0.60	0.85	37	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	96	0	0	94	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.01	90	0.04	0.03	69	0.05	0.02	77	0.03	0.01	89	0.01	0	87
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	18	0	0	72	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.54	1.79	2	-0.84	0.64	10	-0.34	1.04	7	0.05	1.56	2	-0.04	1.57	0
Less: Applicable income taxes (tax equivalent)	0.14	0.41	6	-0.04	0.16	13	0.07	0.23	12	0.04	0.36	1	0.08	0.33	4
Less: Minority interest	0	0	41	0	0	85	0	0	82	0	0	70	0	0	83
Equals: Net operating income	0.40	1.36	2	-0.80	0.48	9	-0.41	0.81	6	0.01	1.19	3	-0.12	1.24	0
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	3
Equals: Net income	0.40	1.35	2	-0.80	0.50	9	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0
Memo: Net income (last four quarters)	0.20	1.25	1	-0.49	0.81	7	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0
Net income—BHC and noncontrolling (minority) interest	0.40	1.37	2	-0.80	0.50	9	-0.41	0.83	6	0.01	1.20	3	-0.12	1.25	0
Margin Analysis															
Average earning assets / Average assets	94.79	93.15	69	94.65	91.74	82	94.87	92.32	82	94.96	91.05	87	94.73	91.48	84
Average interest-bearing funds / Average assets	69.35	62.32	79	73.53	65.48	79	73.02	64.06	80	77.55	65.57	84	75.89	65.56	82
Interest income (tax equivalent) / Average earning assets	1.32	3.14	4	1.89	3.78	5	1.66	3.55	5	3.02	4.41	4	2.75	4.24	5
Interest expense / Average earning assets	0.41	0.27	80	1.08	0.66	85	0.80	0.52	80	2.19	1.08	92	1.85	0.86	92
Net interest income (tax equivalent) / Average earning assets	0.91	2.85	3	0.81	3.10	3	0.86	3.01	3	0.84	3.33	4	0.89	3.38	4
Yield or Cost															
Total loans and leases (tax equivalent)	2.93	4.05	6	3.30	4.44	6	3.12	4.27	6	4.04	5.09	7	3.89	4.95	7
Interest-bearing bank balances	0.12	0.11	66	0.83	0.50	86	0.49	0.27	89	2.91	2.04	88	2.53	1.64	94
Federal funds sold and reverse repos	0.11	0.26	49	1.29	0.94	73	0.79	0.68	62	3.38	2.44	83	2.70	2.17	80
Trading assets	1.21	0.42	78	1.28	0.67	73	1.27	0.60	73	1.70	0.99	66	1.88	1.11	66
Total earning assets	1.32	3.11	4	1.89	3.74	5	1.66	3.51	5	3.02	4.36	5	2.75	4.20	5
Investment securities (tax equivalent)	1.54	1.80	32	1.94	2.51	12	1.75	2.25	17	2.38	2.76	17	2.45	2.68	33
US Treasury and agency securities (excluding mortgage-backed securities)	1.18	1.28	45	1.33	2.01	22	1.21	1.75	25	2.10	2.32	41	2.31	2.05	72
Mortgage-backed securities	2.01	1.56	87	2.44	2.33	58	2.19	2.05	59	2.51	2.61	37	2.55	2.50	56
All other securities	0.55	2.91	1	1.18	3.48	2	1.42	3.24	4	2.71	4.06	11	2.33	4.20	8
Interest-bearing deposits	0.24	0.24	57	0.93	0.70	74	0.64	0.53	64	1.60	1.10	82	1.25	0.81	83
Time deposits of \$250K or more	0.29	0.76	6	1.91	1.67	73	1.44	1.42	48	2.61	1.96	93	1.43	1.44	47
Time deposits < \$250K	0.85	0.72	65	1.97	1.58	83	1.53	1.36	61	3.02	1.82	98	4.22	1.29	99
Other domestic deposits	0.22	0.17	73	0.71	0.50	79	0.51	0.36	80	1.14	0.93	72	0.77	0.67	68
Foreign deposits	0.03	0.12	37	0.26	0.59	28	0.15	0.42	25	0.80	1.19	40	0.68	0.97	43
Federal funds purchased and repos	0.01	0.19	12	0.99	0.85	72	0.68	0.62	69	3.14	1.86	86	2.50	1.51	83
Other borrowed funds and trading liabilities	1.46	1.31	55	2.13	1.62	78	1.75	1.50	62	3.13	2.38	86	3.11	2.28	88
All interest-bearing funds	0.56	0.40	76	1.39	0.92	84	1.04	0.74	81	2.68	1.49	91	2.31	1.19	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,121,092	1,496,644	2,555,163	2,735,996	2,715,125
Fiduciary activities income	37,772	39,651	80,241	78,248	80,989
Service charges on deposit accounts - domestic	75,334	64,946	131,378	133,254	107,355
Trading revenue.....	14,706	436,701	509,574	687,603	570,845
Investment banking fees and commissions.....	400,988	383,864	718,967	656,473	685,145
Insurance activities revenue.....	3,165	3,156	6,316	11,913	11,231
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	5,294	2,640	7,295	6,620	7,705
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	46,808	10,463	-960	99,475	44,697
Other non-interest income.....	537,025	555,223	1,102,352	1,062,410	1,207,158
Total overhead expenses	2,014,700	2,973,627	5,078,877	4,634,863	5,227,840
Personnel expense.....	923,627	1,001,800	1,939,307	2,102,708	2,218,508
Net occupancy expense.....	227,193	260,654	442,978	379,401	358,391
Goodwill impairment losses	0	784,000	784,000	375,520	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	25
Other operating expenses.....	863,880	927,173	1,912,592	1,777,234	2,650,916
Fee income on mutual funds and annuities.....	9,051	18,642	41,275	24,067	18,856
Memoranda					
Assets under management in proprietary mutual funds and annuities	37,508,874	36,969,211	40,277,776	21,155,844	14,430,810
Number of equivalent employees	7,688	9,080	8,211	9,590	10,229
Average personnel expense per employee.....	120.14	110.33	236.18	219.26	216.88
Average assets per employee.....	31,931.52	31,096.59	32,844.81	28,120.04	26,829.35

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.81	2.15	37	1.25	2.20	43	1.62	2.02	49	0.88	2.72	34	0.69	3.08
Overhead expenses / Net Interest Income + non-interest income	92.44	59.03	99	115.33	63.28	94	106.99	62.28	95	94.99	61.29	96	103.85	60.88
Percent of Average Assets														
Total overhead expense	1.64	2.24	14	2.11	2.63	26	1.88	2.57	19	1.72	2.69	8	1.90	2.71
Personnel expense.....	0.75	1.25	8	0.71	1.31	6	0.72	1.30	6	0.78	1.41	8	0.81	1.44
Net occupancy expense.....	0.19	0.24	22	0.18	0.26	17	0.16	0.26	14	0.14	0.28	11	0.13	0.28
Other operating expenses.....	0.70	0.73	58	1.21	0.99	78	1	0.94	71	0.80	0.97	44	0.97	63
Overhead less non-interest income	0.73	1.10	18	1.05	1.36	26	0.94	1.25	24	0.70	1.32	15	0.92	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	92.44	58.45	99	115.33	62.83	94	106.99	61.82	95	94.99	60.64	96	103.85	60.37
Personnel expense.....	42.38	33.10	92	38.85	32.43	89	40.85	32.36	89	43.10	32.39	93	44.07	32.51
Net occupancy expense.....	10.42	6.33	95	10.11	6.65	92	9.33	6.58	89	7.78	6.52	73	7.12	6.48
Other operating expenses.....	39.64	18.60	98	66.37	23.06	92	56.80	22.28	93	44.12	21.20	95	52.66	20.90
Total non-interest income	51.44	28.18	87	58.05	27.40	91	53.83	28.83	89	56.08	29.23	88	53.94	28.50
Fiduciary activities income	1.73	2.24	49	1.54	2.10	50	1.69	2.09	51	1.60	1.97	52	1.61	2.14
Service charges on domestic deposit accounts	3.46	3.19	51	2.52	3.35	32	2.77	3.27	39	2.73	3.88	36	2.13	4.15
Trading revenue.....	0.67	0.72	68	16.94	1.60	96	10.73	1.28	93	14.09	1.18	94	11.34	0.85
Investment banking fees and commissions.....	18.40	2.52	95	14.89	2.64	92	15.15	2.46	93	13.45	3.54	88	13.61	3.42
Insurance activities revenue.....	0.15	0.37	61	0.12	0.39	60	0.13	0.41	61	0.24	0.47	67	0.22	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.24	0.55	54	0.10	-0.20	66	0.15	0.01	71	0.14	0.28	53	0.15	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.15	3.83	44	0.41	2.89	30	-0.02	3.92	10	2.04	1.86	60	0.89	1.61
Other non-interest income.....	24.64	9.26	93	21.53	9.31	91	23.22	9.65	93	21.77	10.04	88	23.98	9.86
Overhead less non-interest income	41	29.94	81	57.28	34.19	89	53.16	31.93	88	38.92	31.06	73	49.92	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.72	21.54	90		18.39			18.63		82.35	20.56	98		19.04
Applicable income tax + TE / Pretax net operating income + TE	25.72	23.10	83		22.75			21.18		82.35	23.23	98		21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	28,846,533	30,382,973	29,729,459	30,185,529	29,561,988	-5.06	-32.20
Commercial and industrial loans	20,379,527	30,940,757	23,020,349	25,771,172	26,291,690	-34.13	-41.15
Loans to individuals	1,115,923	1,466,118	1,371,892	1,666,025	1,288,466	-23.89	-3.94
Loans to depository institutions and acceptances of other banks	221,892	520,189	261,789	427,940	948,961	-57.34	-92.00
Agricultural loans	69,007	64,537	48,242	67,988	218,930	6.93	-76.76
Other loans and leases	6,559,644	7,796,862	6,904,968	8,347,358	8,882,431	-15.87	-19.23
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	57,192,526	71,171,436	61,336,699	66,466,012	67,192,466	-19.64	-36.12
Less: Allowance for loan and lease losses	546,991	1,192,446	1,014,651	636,931	540,707	-54.13	-58.44
Net loans and leases	56,645,535	69,978,990	60,322,048	65,829,081	66,651,759	-19.05	-35.79
Debt securities that reprice or mature in over 1 year	39,448,245	48,829,361	44,665,237	46,194,011	42,854,279	-19.21	-21.93
Mutual funds and equity securities	322,948	290,751	315,966	301,270	329,497	11.07	103.30
Subtotal	96,416,728	119,099,102	105,303,251	112,324,362	109,835,535	-19.04	-30.59
Interest-bearing bank balances	48,507,703	17,736,675	14,386,715	2,041,994	15,703,843	173.49	251.34
Federal funds sold and reverse repos	41,279,747	79,222,617	64,205,505	73,940,601	90,941,837	-47.89	-55.45
Debt securities that reprice or mature within 1 year	2,027,972	4,475,614	4,989,179	2,761,657	3,195,350	-54.69	112.12
Trading assets	41,092,811	45,833,785	36,436,503	41,126,288	43,032,001	-10.34	46.74
Total earning assets	229,324,961	266,367,793	225,321,153	232,194,902	262,708,566	-13.91	-16.40
Non-interest-bearing cash and due from depository institutions	4,609,354	4,188,818	3,802,461	3,104,663	2,106,104	10.04	165.54
Premises, fixed assets, and leases	446,437	1,039,324	893,044	1,110,647	293,918	-57.05	22.42
Other real estate owned	2,149	4,286	2,728	9,967	12,017	-49.86	-97.58
Investment in unconsolidated subsidiaries	18,807	22,154	20,392	23,560	27,053	-15.11	-50.37
Intangible and other assets	11,039,775	11,829,845	11,497,984	12,652,282	12,672,590	-6.68	-41.85
Total assets	245,439,915	283,450,287	241,536,144	249,096,021	277,820,248	-13.41	-16.95
Quarterly average assets	245,094,387	285,267,118	246,532,749	246,372,107	272,070,626	-14.08	-20.39
Average loans and leases (YTD)	60,072,018	72,449,652	69,383,269	68,850,762	65,859,098	-17.08	-37.93
Memoranda							
Loans held-for-sale	4,105,853	141,891	336,764	208,903	449,744	2793.67	-20.26
Loans not held-for-sale	53,086,673	71,029,545	60,999,935	66,257,109	66,742,722	-25.26	-37.09
Real estate loans secured by 1–4 family	19,154,060	19,126,580	19,320,757	18,745,094	18,446,982	0.14	-39.33
Commercial real estate loans	9,692,473	11,256,393	10,408,702	11,440,435	11,115,006	-13.89	-11.70
Construction and land development	1,962,101	1,871,419	1,869,232	1,824,302	1,848,879	4.85	15.73
Multifamily	2,755,835	3,535,717	3,268,270	3,372,072	2,347,886	-22.06	33.37
Nonfarm nonresidential	4,974,537	5,849,257	5,271,200	6,244,061	6,918,241	-14.95	-31.05
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	41,799,165	53,595,726	49,970,382	49,256,938	46,379,126	-22.01	-19.06
U.S. Treasury securities	12,614,698	18,167,649	16,647,519	16,078,218	13,290,833	-30.57	-37.94
US agency securities (excluding mortgage-backed securities)	1,635,403	2,183,340	1,554,421	1,663,208	3,169,203	-25.10	-63.48
Municipal securities	8,516	9,788	9,928	9,676	10,644	-13.00	-71.56
Mortgage-backed securities	24,677,584	28,596,648	26,178,569	27,775,179	26,097,249	-13.70	-3.52
Asset-backed securities	125,813	138,189	130,410	143,386	149,363	-8.96	-77.52
Other debt securities	2,414,203	4,209,361	5,133,569	3,286,001	3,332,337	-42.65	372.17
Mutual funds and equity securities	322,948	290,751	315,966	301,270	329,497	11.07	103.30
Available-for-sale securities	34,716,823	41,667,674	40,671,569	35,662,640	31,378,741	-16.68	-9.65
U.S. Treasury securities	12,614,698	18,167,649	16,647,519	16,078,218	13,290,167	-30.57	-37.93
US agency securities (excluding mortgage-backed securities)	1,635,403	2,183,340	1,554,421	1,663,208	3,169,203	-25.10	-63.48
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	17,926,706	16,969,135	17,205,650	14,491,827	11,437,671	5.64	44.80
Asset-backed securities	125,813	138,189	130,410	143,386	149,363	-8.96	-77.52
Other debt securities	2,414,203	4,209,361	5,133,569	3,286,001	3,332,337	-42.65	372.17
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	267,343	468,936	386,400	136,920	-227,435	-42.99	-30.77
Available-for-sale securities appreciation (depreciation)	267,013	1,063,380	1,035,115	-68,091	-580,686	-74.89	-53.20
Structured notes, fair value	0	0	0	0	0		
Pledged securities	7,163,408	9,330,385	9,727,333	8,501,819	9,187,207	-23.22	-57.15

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	37,138,202	30,566,637	31,966,376	23,937,850	25,425,873	21.50	19.24
NOW, ATS and transaction accounts	21,591,162	22,863,122	19,284,624	11,910,979	8,170,655	-5.56	418.24
Time deposits less brokered deposits < \$250K	-12,452,622	-14,964,973	-14,962,697	-7,980,374	-3,911,188		
MMDA and other savings accounts	68,106,498	67,566,094	68,593,357	50,583,740	47,083,107	0.80	35.74
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	114,383,240	106,030,880	104,881,660	78,452,195	76,768,447	7.88	33.93
Time deposits of \$250K or more	5,581,582	13,700,198	6,069,427	16,313,078	11,192,832	-59.26	
Foreign deposits	7,195,754	8,115,776	5,294,200	4,794,889	6,485,351	-11.34	-51.85
Federal funds purchased and repos	32,564,522	54,941,785	35,031,037	61,359,365	92,677,465	-40.73	-45.70
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	3,028,291	3,391,328	2,998,278	2,475,557	2,532,050	-10.70	3.72
Other borrowings w/remaining maturity of 1 year or less	4,930,730	10,067,637	6,534,826	5,431,360	5,958,539	-51.02	-38.49
Other borrowings w/remaining maturity over 1 year	15,978,848	15,643,618	17,002,051	17,594,532	20,071,342	2.14	-40.91
Brokered deposits < \$250K	16,256,018	21,119,058	19,905,582	16,221,761	13,196,376	-23.03	
Noncore funding	85,535,745	126,979,400	92,835,401	124,190,542	152,113,955	-32.64	-37.91
Trading liabilities	9,724,701	10,755,349	9,467,536	8,914,876	12,104,113	-9.58	-43.05
Subordinated notes and debentures + trust preferred securities	2,884,010	7,450,303	5,510,752	7,433,398	8,446,698	-61.29	-73.67
Other liabilities	11,752,963	10,783,131	7,507,109	8,742,869	5,367,712	8.99	2.55
Total liabilities	224,280,659	261,999,063	220,202,458	227,733,880	254,800,925	-14.40	-14.61
Equity Capital							
Perpetual preferred stock (including surplus)	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000	0.00	-41.67
Common stock	0	0	0	0	0		
Common surplus	35,088,854	35,228,775	35,162,528	35,268,467	37,206,291	-0.40	-19.86
Retained earnings	-16,023,966	-16,524,774	-16,515,293	-15,484,135	-15,536,635		
Accumulated other comprehensive income	-152,958	499,427	439,125	-669,928	-900,478		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	21,151,930	21,443,428	21,326,360	21,354,404	23,009,178	-1.36	-35.66
Noncontrolling (minority) interest in subsidiaries	7,326	7,796	7,326	7,737	10,145	-6.03	-18.95
Total equity capital, including minority interest	21,159,256	21,451,224	21,333,686	21,362,141	23,019,323	-1.36	-35.65
Total liabilities and capital	245,439,915	283,450,287	241,536,144	249,096,021	277,820,248	-13.41	-16.95
Memoranda							
Non-interest-bearing deposits	37,138,202	30,742,071	31,966,376	24,074,928	25,633,030	20.81	16.36
Interest-bearing deposits	106,278,392	118,223,841	104,184,493	91,706,995	82,009,976	-10.10	13.92
Total deposits	143,416,594	148,965,912	136,150,869	115,781,923	107,643,006	-3.73	14.54
Long-term debt that reprices within 1 year	6,749,284	8,585,340	7,964,993	8,778,238	7,953,160	-21.39	-47.99
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	21,326,360	21,354,404	21,354,404	23,009,179	26,404,410		
Accounting restatements	0	83,976	83,976	27,376	0		
Net income	491,327	-1,124,615	-1,115,134	25,299	-330,884		
Net sale of new perpetual preferred stock	0	0	0	0	-1,600,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	66,310	69,918	136,793	141,531	226,456		
Change in other comprehensive income	-592,083	1,169,355	1,109,052	230,550	148,480		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-7,364	30,226	30,855	-1,796,469	-1,386,372		
Holding company equity capital, ending balance	21,151,930	21,443,428	21,326,360	21,354,404	23,009,178		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	11.75	36.32	12	10.72	36.22	12	12.31	36.22	14	12.12	37.78	14	10.64	37.19	14
Commercial and industrial loans	8.30	12.25	28	10.92	14.99	28	9.53	13.52	27	10.35	12.02	42	9.46	12.85	37
Loans to individuals	0.45	3.48	25	0.52	3.53	28	0.57	3.40	30	0.67	4.20	27	0.46	4.31	21
Loans to depository institutions and acceptances of other banks	0.09	0.01	90	0.18	0.04	89	0.11	0.03	88	0.17	0.04	86	0.34	0.05	89
Agricultural loans.....	0.03	0.21	43	0.02	0.20	44	0.02	0.19	41	0.03	0.24	45	0.08	0.30	59
Other loans and leases.....	2.67	4.22	44	2.75	4.66	41	2.86	4.63	43	3.35	5.01	42	3.20	5	38
Net loans and leases.....	23.08	59.81	4	24.69	63.21	7	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6
Debt securities over 1 year.....	16.07	17.61	47	17.23	14.01	71	18.49	15.55	65	18.54	14.60	73	15.43	14.63	59
Mutual funds and equity securities	0.13	0.06	79	0.10	0.05	77	0.13	0.05	80	0.12	0.06	78	0.12	0.06	78
Subtotal	39.28	78.32	3	42.02	78.43	7	43.60	78.16	6	45.09	79.65	8	39.53	79.97	6
Interest-bearing bank balances	19.76	9.11	93	6.26	6.78	47	5.96	7.51	39	8.02	3.06	21	5.65	3.04	80
Federal funds sold and reverse repos	16.82	0.52	97	27.95	0.86	96	26.58	0.82	96	29.68	1.57	97	32.73	1.66	97
Debt securities 1 year or less	0.83	1.53	38	1.58	1.83	57	2.07	1.68	69	1.11	1.91	46	1.15	1.96	46
Trading assets	16.74	0.60	97	16.17	1.09	95	15.09	1.01	94	16.51	1.19	96	15.49	1.33	93
Total earning assets.....	93.43	91.43	71	93.97	90.72	85	93.29	91.05	75	93.22	89.53	85	94.56	89.74	90
Non-interest cash and due from depository institutions.....	1.88	1.01	94	1.48	1.08	80	1.57	1.07	89	1.25	1.14	59	0.76	1.21	20
Other real estate owned.....	0	0.02	21	0	0.03	16	0	0.02	19	0	0.03	25	0	0.04	18
All other assets.....	4.69	7.50	16	4.55	8.16	7	5.14	7.82	17	5.54	9.27	13	4.68	8.98	10
Memoranda															
Short-term investments	37.41	12.01	96	35.79	10.58	94	34.60	11.17	93	31.61	7.63	92	39.54	7.80	94
U.S. Treasury securities.....	5.14	1.08	90	6.41	0.92	92	6.89	0.84	93	6.45	1.03	95	4.78	1.04	89
US agency securities (excluding mortgage-backed securities)	0.67	0.77	63	0.77	0.48	71	0.64	0.63	66	0.67	0.54	65	1.14	0.69	76
Municipal securities	0	1.72	16	0	1.45	20	0	1.69	19	0	1.34	19	0	1.62	18
Mortgage-backed securities	10.05	12.97	40	10.09	11.11	45	10.84	11.75	46	11.15	11.44	50	9.39	11.13	42
Asset-backed securities	0.05	0.38	59	0.05	0.27	62	0.05	0.32	60	0.06	0.28	62	0.05	0.33	60
Other debt securities	0.98	0.52	75	1.49	0.39	86	2.13	0.42	93	1.32	0.39	86	1.20	0.41	84
Loans held-for-sale.....	1.67	0.42	89	0.05	0.48	25	0.14	0.52	35	0.08	0.39	33	0.16	0.30	51
Loans held for investment	21.63	59.85	3	25.06	63.46	7	25.25	61.72	6	26.60	63.50	8	24.02	63.93	6
Real estate loans secured by 1–4 family	7.80	11.69	34	6.75	12.29	27	8	11.91	33	7.53	13.29	27	6.64	13.46	26
Revolving	0.25	1.45	19	0.27	1.80	21	0.29	1.66	21	0.33	2.07	22	0.34	2.27	21
Closed-end, secured by first liens	7.54	9.84	39	6.47	9.99	32	7.70	9.81	39	7.18	10.69	32	6.29	10.57	29
Closed-end, secured by junior liens	0.01	0.20	14	0.01	0.26	13	0.01	0.22	13	0.01	0.28	14	0.01	0.31	14
Commercial real estate loans	3.95	22.48	11	3.97	21.90	14	4.31	22.22	13	4.59	22.23	15	4	21.58	15
Construction and land development	0.80	3.35	19	0.66	3.32	21	0.77	3.40	20	0.73	3.44	20	0.67	3.51	20
Multifamily.....	1.12	3.31	27	1.25	3.07	28	1.35	3.12	28	1.35	3.01	36	0.85	2.72	28
Nonfarm nonresidential	2.03	14.81	10	2.06	14.50	13	2.18	14.72	13	2.51	14.69	15	2.49	14.44	16
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	50.44	59.66	28	42.69	55.37	27	48.47	57.15	29	45.41	57.46	30	44	56.49	33
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.49	19.82	87	26.87	19.50	76	31.50	19.43	86	28.20	20.75	73	27.45	21.10	69
Real estate loans secured by 1–4 family.....	1.08	2.42	31	1.07	2.79	27	1.13	2.64	30	1.23	3.15	30	1.40	3.50	29
Revolving	32.41	17.22	87	25.81	16.49	82	30.36	16.59	87	26.97	17.39	82	26.05	17.39	82
Closed-end.....	16.95	36.54	20	15.82	32.96	22	16.97	34.63	23	17.21	33.52	25	16.54	32.14	26
Commercial real estate loans	3.43	5.50	39	2.63	4.97	32	3.05	5.26	35	2.74	5.09	36	2.75	5.20	36
Construction and land development.....	0	1.11	4	0	0.93	5	0	0.93	5	0	0.94	7	0	1.02	6
1–4 family.....	3.43	4.33	42	2.63	3.90	37	3.05	4.19	43	2.74	4.02	43	2.75	4.05	38
Other	4.82	5.34	56	4.97	4.72	62	5.33	4.96	62	5.07	4.69	65	3.49	4.10	51
Multifamily.....	8.70	24.14	15	8.22	21.76	17	8.59	22.93	17	9.39	22.15	21	10.30	21.40	26
Nonfarm nonresidential	0.87	8.14	10	0.88	7.38	14	0.88	7.68	13	1.15	7.72	16	1.33	8.03	16
Owner-occupied.....	7.83	15.71	25	7.33	14.16	25	7.71	14.95	27	8.24	14.34	30	8.96	13.38	32
Other.....	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	0.39	0.03	91	0.73	0.07	92	0.43	0.06	89	0.64	0.11	89	1.41	0.12	92
Loans to depository institutions and acceptances of other banks.....	35.63	20.98	86	43.47	23.90	92	37.53	22.17	87	38.77	19.53	88	39.13	20.32	89
Commercial and industrial loans	1.95	6.28	43	2.06	6.11	44	2.24	6.13	47	2.51	7.13	44	1.92	7.36	36
Loans to individuals	1.45	0.51	85	1.65	0.64	85	1.74	0.65	86	2.11	0.81	86	1.52	1.02	83
Credit card loans	0.12	0.37	57	0.09	0.31	53	0.08	0.32	53	0.10	0.37	57	0.33	0.46	69
Agricultural loans.....	11.47	8.03	71	10.96	8.93	67	11.26	9.09	68	12.56	9.85	69	13.22	9.66	71
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	143.67	383.17	10	147.24	392.62	14	146.56	381.27	14	153.77	391.26	16	143.70	379.80	14
Real estate loans secured by 1–4 family.....	95.40	124.52	36	92.69	133.24	33	95.25	125.03	37	95.49	138.18	34	89.67	137.84	33
Revolving	3.09	15.53	21	3.68	19.64	22	3.43	17.42	22	4.16	21.26	22	4.58	23.33	22
Closed-end.....	92.31	107.53	45	89.01	112.01	40	91.82	106.14	44	91.33	115.20	40	85.09	112.79	38
Commercial real estate loans	48.27	238.21	9	54.55	237.30	14	51.31	234.65	13	58.28	229.44	16	54.03	219.72	16
Construction and land development.....	9.77	35.52	22	9.07	35.78	21	9.22	35.62	21	9.29	34.95	23	8.99	35.36	20
1–4 family.....	0	7.06	3	0	6.74	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	9.77	28.07	25	9.07	27.86	23	9.22	28.16	21	9.29	27.32	26	8.99	27.26	24
Multifamily.....	13.73	34.78	28	17.13	33.28	37	16.11	32.74	33	17.18	31.04	40	11.41	27.85	33
Nonfarm nonresidential	24.78	157.17	9	28.35	157.33	14	25.99	155.06	12	31.81	152.10	16	33.63	147.22	16
Owner-occupied.....	2.47	52.65	8	3.05	53.29	11	2.67	52.37	10	3.90	53.07	13	4.36	54.89	13
Other	22.31	102.08	12	25.30	101.60	16	23.32	100.54	15	27.91	97.41	18	29.27	91.80	19
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	1.11	0.18	91	2.52	0.38	89	1.29	0.28	89	2.18	0.44	87	4.61	0.54	90
Commercial and industrial loans	101.50	127.07	40	149.94	159.86	44	113.49	139.91	37	131.28	122.02	55	127.80	128.82	51
Loans to individuals	5.56	35.29	28	7.10	38.40	33	6.76	37.47	32	8.49	43.51	29	6.26	42.67	26
Credit card loans	4.13	2.61	77	5.70	3.43	78	5.26	3.30	78	7.16	4.34	78	4.95	5.31	74
Agricultural loans.....	0.34	2.01	45	0.31	2.03	47	0.24	1.88	42	0.35	2.18	47	1.06	2.72	64
Other loans and leases.....	32.67	46.75	50	37.78	51.14	51	34.04	49.54	48	42.52	52.44	55	43.18	51.79	55
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.56	28.84	20	15.40	26.07	23	16.66	27.32	24	16.56	26.45	28	16.19	24.79	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	47.16	187.37	9	53.10	186.18	14	50.39	183.76	13	56.07	178.57	16	52.89	167.93	15
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.63	244.59	9	56.15	244.21	13	53.06	240.85	12	59.96	236.10	15	57.25	225.98	15

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	37.41	12.01	96	35.79	10.58	94	34.60	11.17	93	31.61	7.63	92	39.54	7.80	94
Liquid assets	71.06	28.17	98	69.12	24.60	96	67.57	26.22	95	66.53	22.44	95	69.95	22.72	95
Investment securities	17.03	19.64	43	18.91	16.55	65	20.69	17.85	65	19.77	16.99	63	16.69	17.27	52
Net loans and leases	23.08	59.81	4	24.69	63.21	7	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6
Net loans, leases and standby letters of credit	26.57	60.62	4	28.04	64.12	7	28.69	62.48	6	30.38	64.84	9	27.35	65.07	8
Core deposits	46.60	74.75	6	37.41	68.08	8	43.42	70.67	8	31.49	63.09	11	27.63	62.13	10
Noncore funding	34.85	10.89	93	44.80	16.68	91	38.44	14.13	89	49.86	19.36	92	54.75	21.34	94
Time deposits of \$250K or more	2.27	1.81	67	4.83	2.56	85	2.51	2.11	65	6.55	2.94	90	4.03	2.89	75
Foreign deposits	2.93	0.35	89	2.86	0.41	89	2.19	0.36	89	1.92	0.43	87	2.33	0.47	88
Federal funds purchased and repos	13.27	1.20	97	19.38	1.49	97	14.50	1.47	96	24.63	1.94	97	33.36	1.97	98
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-3.55	0.52	5	-8.57	0.52	4	-12.08	0.54	3	-5.05	0.48	6	0.62	0.54	52
Commercial paper	1.23	0.01	96	1.20	0.01	96	1.24	0.01	97	0.99	0.02	96	0.91	0.02	95
Other borrowings w/remaining maturity of 1 year or less	2.01	0.99	77	3.55	2.06	75	2.71	1.24	80	2.18	3.01	43	2.14	3.67	37
Earning assets that reprice within 1 year	55.26	38.93	87	58.63	39.71	91	58.03	39.38	90	54.94	39.29	91	59.13	40.29	91
Interest-bearing liabilities that reprice within 1 year	5.73	7.04	50	8.28	9.42	54	5.41	8.20	41	9.09	10.19	53	6.66	10.01	34
Long-term debt that reprices within 1 year	2.75	0.26	94	3.03	0.56	89	3.30	0.47	92	3.52	0.96	85	2.86	1.34	77
Net assets that reprice within 1 year	46.78	30.25	88	47.32	28.34	90	49.32	29.11	90	42.33	26.63	88	49.61	27.38	93
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.51	-1.82	37	21.45	6.94	85	8.79	3.20	72	40.46	14.45	92	38.48	16.62	90
Net short-term noncore funding dependence	-31.90	-8.21	9	-2.02	-2.29	43	-15.40	-4.76	16	15.26	3.38	85	7.35	4.66	50
Short-term investment / Short-term noncore funding	150.37	284.81	34	102.43	138.95	50	124.08	184.19	45	82.12	77.77	64	93.15	66.46	76
Liquid assets - short-term noncore funding / Nonliquid assets	159.61	34.02	96	110.71	23.27	94	122.37	28.18	94	83.77	16.97	92	91.54	16.04	94
Net loans and leases / Total deposits	39.50	74.66	3	46.98	82.84	3	44.31	79.43	3	56.86	90.31	5	61.92	90.08	7
Net loans and leases / Core deposits	49.52	81.17	5	66	93.70	9	57.51	88.34	5	83.91	103.93	19	86.82	105	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.37	0.84	75	2.39	1.82	68	1.99	1.57	67	0.72	0.72	60	-1.14	-0.82	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.37	1.94	43	5.43	4.82	65	5.34	4.31	69	-0.36	1.36	3	-2.90	-1.98	23
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	16.17	13.42	65	21.71	12.14	70	17.98	11.38	67	26.99	12.67	75	31.63	16.19	72
Available-for-sale securities	83.06	84.66	34	77.74	85.75	31	81.39	87.23	32	72.40	85.40	25	67.66	81.88	27
U.S. Treasury securities	30.18	5.52	91	33.90	5.43	91	33.31	4.72	91	32.64	6.15	91	28.66	6.99	90
US agency securities (excluding mortgage-backed securities)	3.91	4.50	62	4.07	3.23	66	3.11	4.01	64	3.38	3.49	63	6.83	4.02	77
Municipal securities	0.02	8.87	16	0.02	9.39	18	0.02	9.83	17	0.02	7.75	19	0.02	9.16	17
Mortgage-backed securities	59.04	66.59	39	53.36	67.27	28	52.39	66.64	28	56.39	67.43	32	56.27	65.45	35
Asset-backed securities	0.30	2.05	59	0.26	1.68	59	0.26	1.91	58	0.29	1.66	59	0.32	2.05	60
Other debt securities	5.78	3.17	77	7.85	2.93	82	10.27	3.01	86	6.67	2.94	80	7.18	2.79	82
Mutual funds and equity securities	0.77	0.32	81	0.54	0.37	70	0.63	0.35	75	0.61	0.40	68	0.71	0.42	68
Debt securities 1 year or less	4.85	8.69	40	8.35	11.75	49	9.98	10.55	58	5.61	11.86	36	6.89	11.91	48
Debt securities 1 to 5 years	13.29	17.05	47	14.16	18.03	50	14.87	17.03	50	15.70	17.94	56	18.66	19.18	58
Debt securities over 5 years	81.09	72.17	59	76.95	66.01	56	74.51	69.86	51	78.08	66.02	58	73.74	64.73	51
Pledged securities	17.14	33.87	30	17.41	37.40	27	19.47	35.67	32	17.26	30.57	34	19.81	33.30	38
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-9.48	51.37	19	-7.80	146.89	7	6.14	183.32	13	-28.31	26.69	12	-3.72	6.77	37
Investment securities	-22.01	33.34	3	4.05	14.17	38	1.45	23.62	20	6.20	11.75	50	3.81	9.42	50
Core deposits	7.88	16.88	15	41.42	25.99	88	33.69	26.88	78	2.19	11.23	18	-7.36	7.29	4
Noncore funding	-32.64	-23.76	42	-24.55	-2.41	19	-25.25	-12.18	35	-18.36	6.59	17	12.39	10.67	61

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	100,593,719	98,301,490	97,893,223	99,378,273	97,212,096
Commit: Secured commercial real estate loans	870,943	1,631,884	1,119,669	1,783,963	1,989,066
Commit: Unsecured real estate loans	182,472	227,021	211,617	399,292	597,435
Credit card lines (reported semiannually, June/Dec)	6,658,857	6,448,827	6,543,108	6,194,958	6,804,492
Securities underwriting	0	0	0	0	0
Standby letters of credit	8,560,547	9,502,564	8,979,892	9,839,274	9,339,687
Commercial and similar letters of credit	355,100	222,683	197,128	126,423	217,277
Securities lent	1,644,145	1,327,538	368,976	980,614	776,708
Credit derivatives - notional amount (holding company as guarantor)	2,392,238	35,559,921	19,499,675	38,738,802	45,384,119
Credit derivatives - notional amount (holding company as beneficiary)	9,464,099	47,717,672	33,115,125	51,310,090	51,914,412
Credit derivative contracts w/ purchased credit protection-investment grade	2,954,757	12,981,142	14,920,502	17,284,201	24,616,701
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,643,426	30,040,408	15,201,893	30,618,883	23,618,170
Derivative Contracts					
Interest rate futures and forward contracts	196,624,486	668,540,084	198,682,154	794,657,034	930,064,134
Written options contracts (interest rate)	40,879,550	103,078,706	49,824,348	184,504,654	134,936,517
Purchased options contracts (interest rate)	426,089,064	431,801,313	401,621,167	523,856,819	416,136,160
Interest rate swaps	1,488,850,482	2,934,293,387	1,534,787,239	3,589,706,577	5,033,156,659
Futures and forward foreign exchange	538,620,685	508,477,279	507,588,592	562,406,899	353,511,754
Written options contracts (foreign exchange)	34,274,054	36,127,593	55,245,992	51,640,657	34,657,097
Purchased options contracts (foreign exchange)	33,636,444	35,662,234	55,597,261	51,623,389	32,904,957
Foreign exchange rate swaps	536,466,630	617,152,304	698,016,253	815,395,488	710,557,347
Commodity and other futures and forward contracts	100,678,239	79,649,266	90,960,920	77,269,356	52,511,103
Written options contracts (commodity and other)	81,266,048	92,709,233	75,864,712	93,074,313	84,301,134
Purchased options contracts (commodity and other)	84,887,948	99,373,902	83,035,408	97,857,043	83,182,728
Commodity and other swaps	14,705,135	15,659,576	12,405,492	11,527,004	9,157,568

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	40.99	22.45	90	34.68	21.74	83	40.53	22.01	91	39.90	23.52	86	34.99	24.05	81
Standby letters of credit	3.49	0.67	93	3.35	0.72	93	3.72	0.71	93	3.95	0.84	93	3.36	0.92	92
Commercial and similar letters of credit	0.14	0.02	93	0.08	0.02	89	0.08	0.02	87	0.05	0.02	81	0.08	0.02	85
Securities lent	0.67	0.12	89	0.47	0.17	86	0.15	0.18	84	0.39	0.40	84	0.28	0.62	81
Credit derivatives - notional amount (holding company as guarantor)	0.97	0.25	86	12.55	0.39	94	8.07	0.35	94	15.55	0.42	94	16.34	0.52	94
Credit derivatives - notional amount (holding company as beneficiary)	3.86	0.19	95	16.83	0.33	94	13.71	0.30	95	20.60	0.52	94	18.69	0.75	93
Credit derivative contracts w/ purchased credit protection-investment grade	1.20	0.18	90	4.58	0.22	93	6.18	0.25	94	6.94	0.30	94	8.86	0.52	94
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.48	0.14	93	10.60	0.36	93	6.29	0.30	93	12.29	0.45	93	8.50	0.69	92
Derivative contracts	1,457.37	49.75	96	1,983.60	51.68	97	1,558.21	48.62	96	2,751.36	68.47	96	2,834.59	65.81	97
Interest rate contracts	876.97	35.96	95	1,459.77	36.85	97	904.59	34.36	96	2,044.48	47.31	96	2,344.79	43.84	97
Interest rate futures and forward contracts	80.11	5.17	93	235.86	9.28	96	82.26	6.21	92	319.02	10.67	96	334.77	11.40	97
Written options contracts (interest rate)	16.66	1.82	93	36.37	2.30	93	20.63	2.18	93	74.07	2.47	95	48.57	2.16	94
Purchased options contracts (interest rate)	173.60	1.33	97	152.34	1.51	97	166.28	1.46	97	210.30	2.65	96	149.79	2.32	96
Interest rate swaps	606.60	20.67	96	1,035.21	22.27	97	635.43	20.83	96	1,441.09	28.86	96	1,811.66	26.74	99
Foreign exchange contracts	465.69	6.16	96	422.44	5.77	96	545.03	6.01	97	594.58	10.12	96	407.32	10.92	95
Futures and forward foreign exchange contracts	219.45	3.93	97	179.39	3.58	96	210.15	3.47	97	225.78	5.23	97	127.24	5.22	93
Written options contracts (foreign exchange)	13.96	0.04	96	12.75	0.03	96	22.87	0.03	96	20.73	0.05	96	12.47	0.14	95
Purchased options contracts (foreign exchange)	13.70	0.04	96	12.58	0.03	96	23.02	0.04	96	20.72	0.08	96	11.84	0.13	95
Foreign exchange rate swaps	218.57	0.73	97	217.73	0.74	97	288.99	0.77	97	327.34	2.03	97	255.76	2.17	97
Equity, commodity, and other derivative contracts	114.71	0.86	96	101.39	1.80	96	108.58	1.86	96	112.30	3.32	95	82.48	4.08	94
Commodity and other futures and forward contracts	41.02	0.07	99	28.10	0.14	99	37.66	0.14	99	31.02	0.19	98	18.90	0.25	96
Written options contracts (commodity and other)	33.11	0.29	96	32.71	0.54	96	31.41	0.52	96	37.36	0.98	95	30.34	1.48	94
Purchased options contracts (commodity and other)	34.59	0.19	96	35.06	0.38	96	34.38	0.37	96	39.28	0.94	95	29.94	1.29	94
Commodity and other swaps	5.99	0.29	94	5.52	0.30	94	5.14	0.32	93	4.63	0.38	93	3.30	0.40	91
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	167.46	42.93	96	135.68	41.55	93	141.09	42.82	93	144.34	45.53	92	147.61	44.93	94

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,576,978,765	5,622,524,877	3,763,629,538	6,853,519,233	7,875,077,158
Interest rate contracts	2,152,443,582	4,137,713,490	2,184,914,908	5,092,725,084	6,514,293,470
Foreign exchange contracts.....	1,142,997,813	1,197,419,410	1,316,448,098	1,481,066,433	1,131,631,155
Equity, commodity, and other contracts	281,537,370	287,391,977	262,266,532	279,727,716	229,152,533
Derivatives Position					
Futures and forwards	835,923,410	1,256,666,629	797,231,666	1,434,333,289	1,336,086,991
Written options	156,419,652	231,915,532	180,935,052	329,219,624	253,894,748
Exchange-traded.....	105,394,671	79,902,510	77,387,789	88,907,292	90,386,798
Over-the-counter.....	51,024,981	152,013,022	103,547,263	240,312,332	163,507,950
Purchased options	544,613,456	566,837,449	540,253,836	673,337,251	532,223,845
Exchange-traded.....	484,199,670	399,371,715	428,577,652	416,666,690	355,659,263
Over-the-counter.....	60,413,786	167,465,734	111,676,184	256,670,561	176,564,582
Swaps	2,040,022,247	3,567,105,267	2,245,208,984	4,416,629,069	5,752,871,574
Held for trading.....	3,560,602,169	5,593,729,019	3,741,936,379	6,817,425,811	7,841,204,570
Interest rate contracts	2,144,991,858	4,118,971,799	2,173,250,489	5,067,038,319	6,492,357,833
Foreign exchange contracts.....	1,142,997,813	1,197,387,329	1,316,448,098	1,481,066,433	1,131,165,152
Equity, commodity, and other contracts	272,612,498	277,369,891	252,237,792	269,321,059	217,681,585
Non-traded.....	16,376,596	28,795,858	21,693,159	36,093,422	33,872,588
Interest rate contracts	7,451,724	18,741,691	11,664,419	25,686,765	21,935,637
Foreign exchange contracts.....	0	32,081	0	0	466,003
Equity, commodity, and other contracts	8,924,872	10,022,086	10,028,740	10,406,657	11,470,948
Derivative contracts (excluding futures and FX 14 days or less)	3,567,861,441	5,639,912,272	3,778,661,258	6,883,598,489	7,904,708,066
One year or less	2,230,378,704	3,000,571,976	2,275,644,934	3,743,879,934	3,740,576,999
Over 1 year to 5 years	962,307,449	1,801,992,281	1,060,039,848	2,137,360,669	2,893,220,729
Over 5 years	375,175,288	837,348,015	442,976,476	1,002,357,886	1,270,910,338
Gross negative fair value (absolute value)	19,985,737	46,891,603	34,035,456	37,583,427	33,857,039
Gross positive fair value.....	21,876,802	45,472,890	34,870,662	37,529,937	32,323,740
Held for trading.....	20,019,652	44,472,384	33,035,245	36,038,549	31,002,077
Non-traded.....	1,857,150	1,000,506	1,835,417	1,491,388	1,321,663
Current credit exposure on risk-based capital derivative contracts	8,751,521	8,379,301	8,247,967	6,674,639	5,786,415
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	60.17	94.09	7	73.59	95.13	10	58.05	94.10	6	74.31	93.44	15	82.72	92.91	22
Foreign exchange contracts	31.95	3.27	93	21.30	2.75	91	34.98	3.49	92	21.61	3.20	90	14.37	3.39	86
Equity, commodity, and other contracts	7.87	1.17	91	5.11	1.12	85	6.97	1.17	89	4.08	1.64	79	2.91	1.93	74
Futures and forwards	23.37	12.57	75	22.35	12.99	74	21.18	14.05	70	20.93	13.49	71	16.97	12.78	67
Written options	4.37	7.49	50	4.12	8.37	44	4.81	8.18	50	4.80	5.91	56	3.22	6.60	48
Exchange-traded	2.95	0.11	94	1.42	0.13	90	2.06	0.14	92	1.30	0.15	89	1.15	0.23	87
Over-the-counter	1.43	7.20	32	2.70	7.94	38	2.75	7.73	36	3.51	5.10	51	2.08	5.49	43
Purchased options	15.23	3.44	90	10.08	3.38	80	14.35	3.42	89	9.82	4.42	75	6.76	4.19	70
Exchange-traded	13.54	0.12	99	7.10	0.14	98	11.39	0.15	98	6.08	0.28	94	4.52	0.32	94
Over-the-counter	1.69	3.04	59	2.98	2.87	70	2.97	2.86	67	3.75	3.35	65	2.24	3.20	61
Swaps	57.03	71.23	28	63.44	69.92	33	59.66	68.76	32	64.44	69.75	37	73.05	70.34	43
Held for trading	99.54	40.60	90	99.49	43.50	90	99.42	43.53	90	99.47	44.16	91	99.57	46.31	92
Interest rate contracts	59.97	34.42	59	73.26	37.56	76	57.74	36.62	57	73.93	37.24	72	82.44	38.40	77
Foreign exchange contracts	31.95	1.57	96	21.30	1.40	94	34.98	1.60	96	21.61	1.60	94	14.36	1.85	91
Equity, commodity, and other contracts	7.62	0.58	93	4.93	0.71	88	6.70	0.68	91	3.93	0.83	84	2.76	1.14	81
Non-traded	0.46	59.40	10	0.51	56.50	9	0.58	56.47	9	0.53	55.84	8	0.43	53.69	7
Interest rate contracts	0.21	56.19	9	0.33	54.31	9	0.31	53.82	10	0.37	52.22	8	0.28	50.60	7
Foreign exchange contracts	0	0.38	33	0	0.28	68	0	0.46	34	0	0.34	33	0.01	0.57	66
Equity, commodity, and other contracts	0.25	0.13	85	0.18	0.10	85	0.27	0.10	85	0.15	0.13	83	0.15	0.16	82
Derivative contracts (excluding futures and forex 14 days or less)	99.75	91.87	70	100.31	89.91	82	100.40	91.48	78	100.44	93.86	79	100.38	94.47	81
One year or less	62.35	28.05	82	53.37	30.94	74	60.46	32.05	78	54.63	32.17	71	47.50	32.51	68
Over 1 year to 5 years	26.90	26.03	50	32.05	27.26	57	28.17	27.06	56	31.19	30.45	54	36.74	31.16	59
Over 5 years	10.49	30.08	28	14.89	28.48	35	11.77	29.56	28	14.63	28.09	35	16.14	28.71	39
Gross negative fair value (absolute value)	0.56	1.25	31	0.83	1.76	40	0.90	1.55	42	0.55	0.83	42	0.43	0.72	29
Gross positive fair value	0.61	1.68	12	0.81	2.69	14	0.93	2.23	14	0.55	1.19	22	0.41	0.85	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.02	0.05	94	2.39	0.07	96	1.76	0.07	95	1.98	0.06	95	1.69	0.06	95
Gross positive fair value (X)	1.12	0.07	95	2.32	0.11	96	1.80	0.09	95	1.98	0.07	95	1.61	0.06	94
Held for trading (X)	1.03	0.05	94	2.27	0.08	96	1.71	0.07	95	1.90	0.06	95	1.55	0.05	94
Non-traded (X)	0.10	0.01	95	0.05	0.02	82	0.09	0.02	93	0.08	0.01	96	0.07	0.01	99
Current credit exposure (X)	0.45	0.05	94	0.43	0.08	94	0.43	0.06	94	0.35	0.05	92	0.29	0.04	93
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	7.98	0.63	96	6.50	1.03	93	7.15	0.85	94	5.06	0.73	91	4.07	0.53	92

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,014,651	636,931	636,931	540,707	680,573
Gross losses	139,300	142,053	228,400	124,541	142,468
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	17,548	18,093	40,466	26,801	75,512
Net losses	121,752	123,960	187,934	97,740	66,956
Provision for loan and lease losses	-345,135	846,093	729,356	193,964	-72,910
Adjustments	-773	-166,618	-163,702	0	0
Ending balance	546,991	1,192,446	1,014,651	636,931	540,707
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.28	-0.14	27	0.60	0.85	38	0.27	0.51	23	0.07	0.15	30	-0.03	0.14
Provision for loan and lease losses / Average loans and leases	-1.15	-0.25	5	2.34	1.37	82	1.05	0.82	75	0.28	0.24	66	-0.11	0.24
Provision for loan and lease losses / Net loan and lease losses	-283.47	77.32	23	682.55	792.43	60	388.09	487.86	57	198.45	130.58	85	-108.89	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.03	1.39	23	1.68	1.51	71	1.66	1.58	65	0.96	0.83	67	0.81	0.90
Allowance for loan and lease losses / Total loans and leases	0.96	1.37	21	1.68	1.48	73	1.65	1.55	65	0.96	0.81	66	0.80	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	2.25	15.27	2	4.81	11.83	35	5.40	11.58	37	6.52	8.03	61	8.08	7.54
Allowance for loan and lease losses / Nonaccrual assets	34.07	318.67	1	104.29	321.01	11	59.49	299.17	4	95.79	218.72	21	100.39	214.03
All LL / 90+ days past due + nonaccrual loans and leases	33.55	260.68	3	101.19	244.42	18	58.72	244.34	8	91.54	151.73	32	96.59	160.51
Gross loan and lease losses / Average loans and leases	0.46	0.22	86	0.39	0.35	64	0.33	0.34	59	0.18	0.28	43	0.22	0.30
Recoveries / Average loans and leases	0.06	0.08	47	0.05	0.07	46	0.06	0.07	48	0.04	0.08	35	0.11	0.09
Net losses / Average loans and leases	0.41	0.13	93	0.34	0.28	66	0.27	0.27	64	0.14	0.21	47	0.10	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	7.68	16.12	25	14.53	15.46	53	32.49	33.98	55	18.81	36.22	23	32.81	41.30
Earnings coverage of net loan and lease losses (X)	2.60	4.52	17	-2.70	21.56	9	-1.03	22.91	6	3.45	24.40	15	-2.61	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.01	0.03	58	-0.04	0.03	7	0	0.04	18	-0.01	0.01	23	-0.02	0.02
Real estate loans secured by 1–4 family	0.02	-0.01	82	-0.06	0.01	10	-0.07	0.01	6	-0.01	0.01	22	-0.03	0.01
Revolving	-0.13	-0.05	19	-0.29	0.01	7	-0.41	0.01	4	-0.16	0.02	5	0.11	0.03
Closed-end	0.02	-0.01	86	-0.05	0.01	12	-0.05	0	7	-0.01	0	33	-0.04	0.01
Commercial real estate loans	0	0.05	31	0	0.03	20	0.11	0.07	76	0	0.01	30	0	0.01
Construction and land development	0	0	64	0	0	64	-0.02	0	27	0	-0.01	60	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	-0.01	63	0	0	60	-0.02	0	23	0	-0.01	61	0	-0.02
Multifamily	0	0.01	17	0	0	22	0	0	25	0	0	25	0	0
Nonfarm nonresidential	0	0.07	35	0	0.05	17	0.23	0.11	80	0	0.02	28	0	0.02
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01
Other	0	0.06	37	0	0.03	25	0.23	0.08	86	0	0.01	23	0	0.01
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01			0
Commercial and industrial loans	0.26	0.20	63	0.53	0.46	69	0.42	0.47	52	0.16	0.37	30	0.16	0.31
Loans to individuals	16.86	0.78	99	6.62	1.41	97	6.78	1.13	99	3.46	1.17	91	2.38	1.16
Credit card loans	20.35	2.18	98	7.63	3.43	89	7.84	2.92	94	3.87	3.11	67	2.86	2.92
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases	0	0.08	19	0	0.13	14	0	0.15	37	0.02	0.15	40	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	295,745		514,697		557,359		375,176		590,969						
90+ days past due loans and leases	25,012		35,037		22,348		30,874		21,207						
Nonaccrual loans and leases	1,605,569		1,143,433		1,705,662		664,936		538,608						
Total past due and nonaccrual loans and leases	1,926,326		1,693,167		2,285,369		1,070,986		1,150,784						
Restructured 30–89 days past due	64,794		63,950		69,875		83,700		97,438						
Restructured 90+ days past due	188		292		258		213		153						
Restructured nonaccrual	210,954		210,599		247,223		158,214		183,788						
Total restructured loans and leases	275,936		274,841		317,356		242,127		281,379						
30–89 days past due loans held for sale	0		0		0		0		294						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	256		447		11,368		673		805						
Total past due and nonaccrual loans held for sale	256		447		11,368		673		1,099						
Restructured loans and leases in compliance	471,966		454,927		469,100		477,922		573,062						
Other real estate owned	2,149		4,286		2,728		9,967		12,017						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.52	0.27	84	0.72	0.36	85	0.91	0.39	88	0.56	0.43	75	0.88	0.44	89
90+ days past due loans and leases	0.04	0.10	62	0.05	0.13	53	0.04	0.12	48	0.05	0.15	44	0.03	0.17	37
Nonaccrual loans and leases	2.81	0.58	98	1.61	0.61	92	2.78	0.66	97	1	0.51	89	0.80	0.54	79
90+ days past due and nonaccrual loans and leases	2.85	0.73	93	1.66	0.80	86	2.82	0.85	93	1.05	0.71	80	0.83	0.75	63
30–89 days past due restructured	0.11	0.01	94	0.09	0.01	94	0.11	0.01	93	0.13	0.01	95	0.15	0.02	94
90+ days past due restructured	0	0	67	0	0.01	60	0	0.01	62	0	0.01	64	0	0.01	57
Nonaccrual restructured	0.37	0.12	91	0.30	0.13	84	0.40	0.13	92	0.24	0.14	75	0.27	0.16	79
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	78
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	78	0	0	79	0.02	0.01	84	0	0	81	0	0	78
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.52	0.27	84	0.72	0.37	85	0.91	0.40	88	0.56	0.43	75	0.88	0.44	89
90+ days past due assets	0.04	0.10	62	0.05	0.13	52	0.04	0.12	48	0.05	0.15	42	0.03	0.18	35
Nonaccrual assets	2.81	0.59	98	1.61	0.62	92	2.78	0.67	97	1	0.53	88	0.80	0.57	78
30+ days past due and nonaccrual assets	3.37	1.04	94	2.38	1.21	87	3.73	1.29	94	1.61	1.19	75	1.71	1.26	78
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.66	0.43	81	0.42	0.49	47	0.72	0.52	79	0.28	0.44	32	0.20	0.48	16
90+ days past due and nonaccrual assets + other real estate owned	0.67	0.46	81	0.42	0.52	46	0.72	0.55	75	0.28	0.48	28	0.21	0.52	15
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.87	0.52	85	0.59	0.56	54	0.93	0.60	83	0.50	0.53	53	0.44	0.60	36
Allowance for loan and lease losses	392.08	67.93	98	139.79	65.48	89	221.52	66.66	96	194.17	115.41	85	225.87	118.28	88
Equity capital + allowance for loan and lease losses	9.88	4.43	91	7.36	4.83	79	10.06	4.97	89	5.62	4.28	70	5.19	4.79	60
Tier 1 capital + allowance for loan and lease losses	10.68	5.28	91	8.02	5.98	71	11.03	6.05	89	6.30	5.65	65	5.94	6.16	54
Loans and leases + other real estate owned	3.75	0.88	96	2.34	0.92	92	3.66	0.97	96	1.86	0.85	92	1.82	0.96	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.91	0.24	93	1.48	0.39	95	1.51	0.39	96	1.04	0.38	92	1.67	0.42	95
	90+ days past due		0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		4.46	0.65	98	1.71	0.63	92	4.03	0.76	98	1.44	0.46	93	1.36	0.57	90
Commercial and industrial	30–89 days past due		0.07	0.17	26	0.12	0.23	35	0.27	0.23	68	0.09	0.31	20	0.20	0.30	42
	90+ days past due		0	0.02	51	0.01	0.03	52	0	0.03	39	0.01	0.05	36	0	0.05	39
	Nonaccrual.....		1.12	0.64	80	1.80	0.75	89	1.80	0.75	91	0.90	0.83	62	0.51	0.76	45
Individuals	30–89 days past due		1.58	0.55	92	1.78	0.58	94	2.21	0.83	93	1.72	0.83	85	1.48	0.84	84
	90+ days past due		2.12	0.07	98	2.09	0.13	99	1.55	0.14	96	1.73	0.17	96	1.50	0.16	96
	Nonaccrual.....		0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.06	0.16	62	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.01	0.11	41	0.03	0.14	48	0.22	0.18	68	0.09	0.20	52	0.29	0.17	76
	90+ days past due		0.01	0.01	80	0.02	0.01	81	0.01	0.01	80	0.01	0.01	78	0.01	0.01	75
	Nonaccrual.....		1.41	0.13	96	0.87	0.15	92	1.35	0.15	94	0.01	0.13	37	0.01	0.14	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	1.01	0.35	90	1.89	0.60	91	1.54	0.65	88	1.39	0.67	88	2.16	0.71	93
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	6.16	0.82	98	2.49	0.84	92	5.90	0.89	98	2.28	0.73	92	2.15	0.86	89
Revolving	30–89 days past due	0.29	0.29	54	0.92	0.40	86	0.64	0.48	67	0.85	0.45	87	1	0.50	86
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	8.45	1.05	94	4.08	1.27	89	7.72	1.13	95	4.47	1	92	4.92	1.17	92
Closed-end	30–89 days past due	1.04	0.36	90	1.93	0.61	91	1.57	0.65	88	1.42	0.70	87	2.22	0.75	93
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	6.08	0.77	98	2.43	0.81	91	5.84	0.87	98	2.18	0.70	92	2	0.84	90
Junior lien	30–89 days past due	0	0.01	30	0.01	0.02	50	0	0.02	31	0	0.02	23	0.01	0.03	30
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.05	0.04	62	0.04	0.05	48	0.05	0.04	63	0.06	0.04	62	0.05	0.06	60
Commercial real estate	30–89 days past due	0.71	0.14	95	0.79	0.23	92	1.47	0.26	98	0.47	0.18	91	0.86	0.17	97
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	1.09	0.52	84	0.37	0.43	52	0.56	0.62	50	0.05	0.23	17	0.06	0.28	22
Construction and development	30–89 days past due	0	0.12	18	0.16	0.24	60	1.20	0.28	90	0.73	0.28	83	3.83	0.21	98
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0.18	0.25	61	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	0.16	0.17	71	1.20	0.22	90	0.73	0.20	86	3.83	0.13	98
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0.18	0.18	66	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0.12	0.08	76	0.62	0.10	94
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	1.39	0.14	99	1.46	0.20	97	2.48	0.23	99	0.58	0.14	94	0.16	0.17	50
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	2.12	0.66	93	0.65	0.55	65	1.10	0.80	67	0.09	0.28	22	0.10	0.30	25
Owner Occupied	30–89 days past due	0.17	0.04	90	0.18	0.07	82	0.29	0.07	94	0.28	0.07	95	0.07	0.09	44
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.44	0.25	82	0.07	0.24	25	0.33	0.27	62	0.09	0.16	42	0.07	0.17	30
Other	30–89 days past due	1.22	0.09	99	1.28	0.11	97	2.19	0.14	99	0.30	0.07	92	0.08	0.07	68
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.67	0.40	94	0.58	0.24	83	0.77	0.44	74	0	0.10	18	0.03	0.13	31
Farmland	30–89 days past due		0.11		0.31			0.11			0.23				0.25	
	90+ days past due		0		0.03			0			0.01				0.01	
	Nonaccrual		1.10		1.24			1.13			0.84				1.23	
Credit card	30–89 days past due	1.56	0.63	93	1.67	0.90	83	2.15	0.95	88	1.70	1.19	77	1.31	1.22	54
	90+ days past due	2.30	0.39	97	2.34	0.76	95	1.80	0.63	94	1.68	0.78	83	1.39	0.73	80
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	35,088,854	35,228,775	35,162,528	35,268,467	37,206,291										
Retained earnings	-16,023,966	-16,375,302	-16,414,844	-15,484,135	-15,536,635										
Accumulated other comprehensive income (AOCI)	-152,958	499,427	439,125	-669,928	-900,478										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	18,911,930	19,352,900	19,186,809	19,114,404	20,769,178										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,348,798	1,275,943	1,233,587	2,172,010	2,454,463										
Accumulated other comprehensive income-related adjustments	-66,078	423,947	505,529	-151,297	-159,260										
Other deductions from common equity tier 1 capital	338,364	300,516	317,705	59,358	305,997										
Subtotal:	17,290,846	17,352,494	17,129,988	17,034,333	18,167,978										
Adjustments and deductions for common equity tier 1 capital	0	0	0	281,110	376,736										
Common equity tier 1 capital	17,290,846	17,352,494	17,129,988	16,753,223	17,791,242										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000										
Tier 1 Capital	19,530,846	19,592,494	19,369,988	18,993,223	20,031,242										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,000,000	2,680,000	2,480,000	2,850,000	2,850,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	1,662,791	1,662,437	1,662,624	1,052,490	1,824,636										
Allowance for loan and lease losses in tier 2 capital	678,048	1,329,463	1,182,282	740,545	636,689										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	3,340,839	5,671,900	5,324,906	4,643,035	5,311,325										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,340,839	5,671,900	5,324,906	4,643,035	5,311,325										
Exited advanced approach tier 2 capital															
Total capital	22,871,685	25,264,394	24,694,894	23,636,258	25,342,567										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	245,094,387	285,416,590	246,633,238	246,372,107	272,070,626										
Less: Deductions from common equity tier 1 capital	1,674,234	1,442,291	1,538,431	2,519,357	2,831,199										
Less: Other deductions	267,354	1,020,442	1,023,467	28,100	874,732										
Total assets for leverage ratio	243,152,799	282,953,857	244,071,340	243,824,650	268,364,695										
Total risk-weighted assets	109,709,368	128,939,494	115,398,931	131,928,894	142,084,210										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.76	12.66	87	13.46	11.98	82	14.84	12.35	84	12.70	12.11	70	12.52	12.09	68
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	17.80	13.44	91	15.20	12.72	84	16.79	13.08	87	14.40	12.78	76	14.10	12.85	77
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	20.85	15.42	95	19.59	14.77	91	21.40	15.23	94	17.92	14.36	88	17.84	14.45	87
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.03	9.11	21	6.92	9.03	4	7.94	9.13	14	7.79	9.76	7	7.46	9.71	5
Supplementary leverage ratio, advanced approaches HCs	6.21	6.95	37	6.40	8.42	5	7.09	8.72	21	5.72	7.41	5	5.56	7.31	5

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			3,165			3,156			6,316			11,913			11,231	0.29	-68.38
Other insurance activities income			3,165			3,156			6,316			11,913			11,231	0.29	-68.38
Insurance and reinsurance underwriting income			0			0			0			0				0	
Premiums			0			0			0			0				0	
Credit related insurance underwriting			0			0			0			0				0	
Other insurance underwriting			0			0			0			0				0	
Insurance benefits, losses, expenses			0			0			0			0				0	
Net assets of insurance underwriting subsidiaries			0			0			0			0				0	
Life insurance assets			1,178,223			1,179,362			1,184,520			1,161,783			1,148,079	-0.10	4.14

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.15	0.37	61	0.12	0.39	60	0.13	0.41	61	0.24	0.47	67	0.22	0.47	63			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.87	11.54	31	5.67	11.35	29	5.81	11.03	31	5.92	11.51	30	5.58	10.22	29			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	48,859,464			70,957,845			47,083,232			77,202,728			104,547,894					
Net assets of broker-dealer subsidiaries / Consolidated assets	19.91	0.47	96	25.03	0.73	96	19.49	0.75	95	30.99	1.39	95	37.63	1.79	94			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	4,735,018	7,305,626	5,565,825	6,478,249	7,250,538
Real estate loans.....	1,341,946	1,265,662	1,316,859	1,116,376	1,005,134
Commercial and industrial loans	3,139,515	5,473,498	3,954,332	4,854,368	5,120,638
Loans to depository institutions and other banks acceptances	220,472	503,890	256,778	422,558	903,783
Loans to foreign governments and institutions	33,085	43,452	37,855	48,675	162,046
Loans to individuals	0	16,622	1	25,102	48,632
Agricultural loans.....	0	319	0	8,650	270
Other foreign loans.....	0	2,183	0	2,520	10,035
Lease financing receivables.....	0	0	0	0	0
Debt securities	2,414,203	4,209,361	5,133,569	3,286,001	3,332,337
Interest-bearing bank balances	0	961,580	0	561,046	400,081
Total selected foreign assets	7,149,221	12,476,567	10,699,394	10,325,296	10,982,956
Total foreign deposits	7,195,754	8,115,776	5,294,200	4,794,889	6,485,351
Interest-bearing deposits	7,195,754	7,940,342	5,294,200	4,657,811	6,278,194
Non-interest-bearing deposits	0	175,434	0	137,078	207,157

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0.07	0.93	64	0.04	0.87	64	0.12	1.25	64	0.18	1.17	62
Cost: Interest-bearing deposits	0.03	0.12	37	0.26	0.59	28	0.15	0.42	25	0.80	1.19	40	0.68	0.97	43
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29		0.62	1.53	61
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-35.19	-1.19	16	3.69	10.27	60	-14.08	-2.40	26	-10.65	22.48	25	-15.56	7.24	20
Total selected assets	-42.70	3.19	10	19.73	5.10	75	3.62	2.04	54	-5.99	12.40	39	4.71	3.24	56
Deposits	-11.34	9.07	27	59.72	10.22	90	10.41	3.46	46	-26.07	10.36	10	3.87	5	54

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0	0	-100.00
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		457,702	1,491,627	1,444,565	771,826	1,663,973	-69.32	-84.95
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		457,702	1,491,627	1,444,565	771,826	1,663,973	-69.32	-84.95
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0.19	0.53	0.60	0.31	0.60		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0.19	0.53	0.60	0.31	0.60		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands						
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	-100.00
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	-100.00
Total past due securitized assets.....	0	0	0	0	0	-100.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		77,198	110,119	212,449	268,567	186,999	-29.90	1008.85
Dividends		0	0	0	0	0		
Interest		72,748	106,264	204,659	259,406	177,274	-31.54	4139.39
Management and service fees		0	0	0	0	0		
Other income		4,450	3,855	7,790	9,161	9,725	15.43	-15.17
Income from nonbank subsidiaries		4,467	3,538	7,139	9,693	38,659	26.26	-89.48
Dividends		0	0	0	0	0		
Interest		3,131	1,442	2,910	6,040	35,658	117.13	-92.17
Management and service fees		153	526	1,057	1,054	52	-70.91	
Other income		1,183	1,570	3,172	2,599	2,949	-24.65	-52.36
Income from subsidiary holding companies		57,469	57,821	110,614	123,848	43,138	-0.61	28.51
Dividends		0	0	0	0	0		
Interest		57,469	57,821	110,614	123,848	43,138	-0.61	28.51
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		139,134	171,478	330,202	402,108	268,796	-18.86	47.77
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	22		-100.00
Total operating income		139,134	171,478	330,202	402,108	268,818	-18.86	45.54
Operating Expenses								
Personnel expenses		0	0	0	0	0		-100.00
Interest expense		183,096	222,081	422,731	483,553	321,623	-17.55	403.11
Other expenses		5,665	5,478	11,022	11,747	35,363	3.41	-89.08
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		188,761	227,559	433,753	495,300	356,986	-17.05	110.76
Income (loss) before taxes		-49,627	-56,081	-103,551	-93,192	-88,168		
Applicable income taxes (credit)		-9,683	-12,208	-19,231	-1,103	-23,068		
Extraordinary items								
Income before undistributed income of subsidiaries		-39,944	-43,873	-84,320	-92,089	-65,100		
Equity in undistributed income of subsidiaries		531,271	-1,080,742	-1,030,814	117,388	-265,784		
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		16,309	25,322	55,853	58,059	24,314	-35.59	
Subsidiary holding companies		514,962	-1,106,064	-1,086,667	59,329	-290,098		
Net income (loss)		491,327	-1,124,615	-1,115,134	25,299	-330,884		
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		16,309	25,322	55,853	58,059	24,314	-35.59	
Subsidiary holding companies' net income		514,962	-1,106,064	-1,086,667	59,329	-290,098		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	34,935	0.11	2,046,117	6.27	47,819	0.15	5,046,925	5,029,371	-98.29	3764.49	
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	2,000,000	6.13	0	0	5,000,000	5,000,000	-100.00		
Other receivables	34,935	0.11	46,117	0.14	47,819	0.15	46,925	29,371	-24.25	3764.49	
Investment in nonbank subsidiaries	668,861	2.17	230,526	0.71	308,579	0.95	98,219	253,590	190.15	-74.47	
Common and preferred stock	164,945	0.54	69,063	0.21	147,667	0.45	36,478	0	138.83		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	500,000	1.62	160,000	0.49	160,000	0.49	60,000	250,000	212.50	-80.51	
Other receivables	3,916	0.01	1,463	0	912	0	1,741	3,590	167.67	-92.91	
Investment in subsidiary holding companies	25,850,074	83.91	23,498,735	71.98	23,326,976	71.66	23,876,957	26,941,999	10.01	-26.87	
Common and preferred stock	20,320,566	65.96	20,621,178	63.16	20,449,532	62.82	20,998,120	24,082,009	-1.46	-37.47	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	5,500,000	17.85	2,850,000	8.73	2,850,000	8.75	2,850,000	2,850,000	92.98	92.98	
Other receivables	29,508	0.10	27,557	0.08	27,444	0.08	28,837	9,990	7.08	504.55	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	167,315	0.54	134,970	0.41	158,245	0.49	143,477	128,979	23.96		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,643,058	8.58	5,528,982	16.94	7,387,131	22.69	2,384,671	1,911,356	-52.20	-60.28	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	1,442,614	4.68	1,208,523	3.70	1,325,262	4.07	1,056,649	198,527	19.37	174.32	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	30,806,857	100.00	32,647,853	100.00	32,554,012	100.00	32,606,898	34,463,822	-5.64	-31.77	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	1,000,000	3.25	2,850,000	8.73	2,850,000	8.75	2,850,000	2,850,000	-64.91	-45.95	
Other liabilities	280,254	0.91	202,011	0.62	230,186	0.71	249,335	478,988	38.73	-55.98	
Balance due to subsidiaries and related institutions	8,374,673	27.18	8,152,414	24.97	8,147,466	25.03	8,153,159	8,125,656	2.73	-14.46	
Total liabilities	9,654,927	31.34	11,204,425	34.32	11,227,652	34.49	11,252,494	11,454,644	-13.83	-21.36	
Equity Capital	21,151,930	68.66	21,443,428	65.68	21,326,360	65.51	21,354,404	23,009,178	-1.36	-35.66	
Perpetual preferred stock (income surplus)	2,240,000	7.27	2,240,000	6.86	2,240,000	6.88	2,240,000	2,240,000	0.00	-41.67	
Common stock	0	0	0	0	0	0	0	0	0		
Common surplus	35,088,854	113.90	35,228,775	107.91	35,162,528	108.01	35,268,467	37,206,291	-0.40	-19.86	
Retained earnings	-16,023,966	-52.01	-16,524,774	-50.62	-16,515,293	-50.73	-15,484,135	-15,536,635			
Accumulated other comprehensive income	-152,958	-0.50	499,427	1.53	439,125	1.35	-669,928	-900,478			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	30,806,857	100.00	32,647,853	100.00	32,554,012	100.00	32,606,898	34,463,822	-5.64	-31.77	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	50,000		-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	50,000	0.16	50,000	0.15	50,000	0.15	50,000	0	0.00		
Subordinated and long-term debt 1 year or less	300,000	0.97	0	0	50,000	0.15	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	4.66	12.64	3	-10.42	4.33	7	-5.18	7.29	6	0.11	9.68	3	-1.35	10.40	0
Bank net income / Average equity investment in banks		12.37			4.55			7.45			10.51				11.19
Nonbank net income / Average equity investment in nonbanks	21.18	13.40	72	101.71	7.01	97	63.54	9.75	96	417.47	7.89	99		7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	5.07	11.92	10	-10.57	5.62	4	-5.22	7.01	4	0.27	8.55	10	-1.19	8.78	3
Bank net income / Parent net income	0	96.24	4		91.35			88.16		0	82.22	7		82.56	
Nonbank net income / Parent net income	3.32	3.10	72		6.35			3.59		229.49	5.93	99		3.78	
Subsidiary holding companies' net income / Parent net income	104.81	67.52	85		71.95			68.34		234.51	74	96		72.48	
Leverage															
Total liabilities / Equity capital	45.65	16.87	88	52.25	20.37	86	52.65	20.06	86	52.69	20.43	84	49.78	20.88	86
Total debt / Equity capital	4.73	11.60	34	13.29	14.50	65	13.36	14.41	64	13.35	14.31	67	12.39	14.69	62
Total debt + notes payable to subs that issued TPS / Equity capital	4.73	13.82	24	13.29	16.78	57	13.36	16.67	55	13.35	16.36	63	12.39	17.10	54
Total debt + Loans guaranteed for affiliate / Equity capital	4.73	11.69	34	13.29	14.81	64	13.36	14.68	63	13.35	14.56	66	12.39	15.14	61
Total debt / Equity capital – excess over fair value	4.73	11.71	34	13.29	14.64	65	13.36	14.52	64	13.35	14.51	67	12.39	14.81	61
Long-term debt / Equity capital	4.73	11.05	35	13.29	13.39	65	13.36	13.56	65	13.35	13.04	67	12.39	13.37	64
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	1.42	0.06	93	0	0.05	41	0.23	0.06	87	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	5.30	39.10	21	12.34	29.33	35	12.66	34.67	29	11.39	28.44	34	9.99	28.63	33
Double Leverage															
Equity investment in subs / Equity capital	96.85	103.07	16	96.49	103.11	14	96.58	102.81	16	98.50	103.22	20	104.66	103.10	60
Total investment in subs / Equity capital	125.54	108.26	87	120.20	110.49	84	111.05	110.16	75	135.91	111.07	85	140.05	112.48	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.68	0.25	6		0.67			0.47		-12.64	0.36	0		0.35	
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	58.34	138.64	17	61.75	143.95	17	61.25	136.59	10	63.32	177.68	8	50.03	162.34	7
Cash from ops + noncash items + op expense / Op expense + dividend	-37.51	130.64	3	56.06	154.33	16	22.69	147.24	3	-93.52	190.27	2	40.51	174.91	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-132.69	103.17	3	1,481.76	148.07	99	1,253.30	134.08	99	195.56	116.34	90	-3.96	103.19	5
Pretax operating income + interest expense / Interest expense	72.90	1,479.01	12	74.75	2,733.67	15	75.50	2,016.32	7	80.73	1,968.54	7	72.59	2,898.75	9
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	72.90	1,667.11	11	74.75	1,374.36	14	75.50	1,539.23	7	80.73	1,632.83	6	72.59	1,369.37	7
Dividends + interest from subsidiaries / Interest expense + dividends	53.47	153.06	16	56.69	169.52	17	56.87	150.43	12	62.28	210.80	7	46.72	188.90	6
Fees + other income from subsidiaries / Salary + other expenses	102.14	12.78	97	108.63	15.95	96	109.05	13.95	97	109.08	16.52	95	35.99	16.08	76
Net income / Current part of long-term debt + preferred dividends (X)	1.34	41.77	7		27.95			35.64		0.18	57.11	1		33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.83	3.64	84	17.18	3.69	92	22.93	3.85	97	7.55	2.64	81	5.92	2.61	75
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.21			0.05		0.10			0.04		0.24
Nonaccrual					0.96			0.97		1.03			0.54		6.54
Total					1.17			1.02		1.13			0.58		6.78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.11	1.79	93	25.93	2.90	92	20.80	2.66	89	32.46	5.62	90	39.47	5.50	91
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		78.46			73.92			81.10			57.84				57.26	
13.50	25.30	27		60.26			42.29			559.43	33.08	99		27.33		
Net income – dividends / Average equity.....	4.03	9.64	6	-11.07	1.15	8	-5.82	4.14	6	-0.52	6.46	4	-2.28	7.33	0	
Percent of Dividends Paid																
Dividends from bank subsidiaries	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9	
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23	
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries	0	193.08	3	0	205.70	3	0	174.85	2	0	260.40	2	0	215.26	2	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55				60.71	
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54				0.52	
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55				1.88	
Other income from bank subsidiaries.....		0			0.01			0			0				0	
Operating income from bank subsidiaries		38.35			98.26			62.88			69.36				63.43	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17	
Interest income from nonbank subsidiaries.....	19.20	2.35	90	5.69	7.62	72	5.21	7.38	76	10.40	20.25	70	146.66	18.56	91	
Management and service fees from nonbank subsidiaries	0.94	0.63	85	2.08	1.87	84	1.89	0.86	85	1.82	1.92	83	0.21	2.96	80	
Other income from nonbank subsidiaries.....	7.25	0.08	96	6.20	0.22	94	5.68	0.16	95	4.48	1.06	88	12.13	0.15	96	
Operating income from nonbank subsidiaries	27.39	76.16	44	13.97	78.35	30	12.78	79.84	27	16.70	150.41	19	159	99.33	76	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0	31	20		55.04			43.51		0	61.23	17			48.56	
Interest income from subsidiary holding companies	11.16	5.39	75		15.38			8.40		208.75	6.54	96		3.95		
Management and service fees from subsidiary holding companies.....	0	0.37	45		0.95			0.44		0	0.36	46		0.43		
Other income from subsidiary holding companies.....	0	-0.43	52		2.24			0.01		0	0.29	44		0.01		
Operating income from subsidiary holding companies	11.16	39.64	30		73.61			55.20		208.75	76.49	96		61.19		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11	
Interest income from bank subsidiaries.....	52.29	0.39	97	61.97	1.06	97	61.98	0.63	98	64.51	0.80	98	65.95	0.92	98	
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	3.20	0.02	96	2.25	0.07	93	2.36	0.04	96	2.28	0.03	95	3.62	0.02	97	
Operating income from bank subsidiaries	55.48	81.78	23	64.22	81.90	22	64.34	82.20	20	66.79	78.80	23	69.56	74.20	27	
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23	
Interest income from nonbank subsidiaries.....	2.25	0.35	89	0.84	1.11	83	0.88	0.73	84	1.50	1.19	83	13.26	2.32	89	
Management and service fees from nonbank subsidiaries	0.11	0.02	88	0.31	0.04	93	0.32	0.02	92	0.26	0.06	90	0.02	0.03	86	
Other income from nonbank subsidiaries.....	0.85	0.01	96	0.92	0.01	95	0.96	0.01	95	0.65	0.04	92	1.10	0.02	94	
Operating income from nonbank subsidiaries	3.21	6.48	68	2.06	6.25	67	2.16	4.70	64	2.41	7.29	63	14.38	7.64	80	
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies	41.30	0.01	98	33.72	0.17	95	33.50	0.11	96	30.80	0.20	98	16.05	0.37	97	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies	41.30	3.96	90	33.72	4.06	90	33.50	4.56	89	30.80	6.08	86	16.05	6.79	82	
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt	5	28.31	35	1.75	33.86	29	1.75	27.08	29	1.75	28.33	32	1.75	26.53	30	